

If you are an insured worker living in Italy or residing in another EU country and meet certain requirements, you will be guaranteed the necessary protection to meet your needs in the form of social security benefits when risks covered by the Italian social security system arise at a particular stage of your life.

A **pension** is a financial benefit payable **on application** and subject to certain **conditions**, to the insured worker or members of his or her family, and to family members of a deceased pensioner.

The benefit is intended for:

- all employed and self-employed persons who are members of the Compulsory General Insurance (AGO) (Pension Fund for Employed Workers - FPLD and special sections for self-employed persons: craftspeople, traders, farmers, sharecroppers and share tenants)
- persons registered with separately managed schemes
- workers who are registered with AGO's exclusive replacement pension funds
- family members (survivors) of the insured person (in the event of death of the insured person)

when the following conditions are met:

- risks related to the reduction or loss of ability to work (disability/incapacity), natural retirement due to age (old age)
- death of the insured person (in which case the benefit is intended for surviving family members)

Civil servants, insured under exclusive forms of the Compulsory General Insurance (AGO), are registered with the following Funds:

- State Employee Pension Payment Fund (CTPS);
- Local Authority Employee Pension Fund (CPDEL);
- Health Pension Fund (CPS);
- Judicial Officials' Pension Fund (CPUG);
- Pension Fund for Nursery Teachers and Officially Recognised Schools (CPI).

Please consult the following chapters of the Mutual Information System on Social Protection (MISSOC) to find out under what circumstances and how you can apply, what you are entitled to and who you can contact.

Please note: updates for 2020 are being published by the MISSOC Secretariat.

[Old-age benefits](#) (EN)

[Survivors' benefits](#) (EN)

[Incapacity and disability benefits](#) (EN)

New!

As of 1 October 2020, you will be able to access the INPS website to apply for a pension online via the second level SPID (Public Digital Identity System) or the CIE (Electronic Identity Card) or the CNS (National Service Card).

Applicable statutory basis

- [Legislative Decree No 503 of 30 December 1992](#) on the reform of private sector and civil service employees' pension schemes (*Legislative Decree No 503 of 30 December 1992 – Regulations for the reorganisation of the social security system for private and public workers*).
- [Law No 335 of 8 August 1995](#) on the reform of compulsory and supplementary pension schemes (*Law No 335 of 8 August 1995 - Reform of the compulsory and supplementary pension system*).
- [Law No 243 of 23 August 2004](#) - Social security provisions to promote supplementary pension schemes (*Law No 243 of 23 August 2004 - Pension regulations and delegation of powers to the Government in the field of public pensions, for the **support of supplementary pensions** and stable employment, and for the reorganisation of compulsory welfare and social security institutions*).
- [Law No 247 of 24 December 2007](#) - Further provision in matters of employment and social security (*Law No 247 of 24 December 2007 - Rules for the implementation of the Protocol of 23 July 2007 on welfare, labour and competitiveness to promote equity and sustainable growth, as well as further **labour and social security regulations***).
- [Law No 127 of 3 August 2007](#) amending Decree Law No 81 of 2 July 2007 providing for urgent measures in financial matters (*Law No 127 of 3 August 2007 - Conversion into law, with amendments, of Decree Law No 81 of 2 July 2007, containing urgent provisions on financial matters*).
- [Law No 133 of 6 August 2008](#) modifying Decree Law No 112 of 25 June 2008, concerning urgent measures to boost economy, competitiveness and financial stability (*Law No 133 of 6 August 2008 - Conversion into law, with amendments, of Decree Law No 112 of 25 June 2008, containing urgent provisions for economic development, streamlining, competitiveness, public finance stabilisation and tax equalisation*).
- [Law No 122 of 30 July 2010](#), concerning urgent measures in the field of financial stability and economic competitiveness (*Law no. 122 of 30 July 2010 - Urgent measures on financial stabilisation and economic competitiveness*).
- [Legislative Decree No. 67 of 21 April 2011](#) concerning "Access to earlier retirement of workers performing particularly heavy and arduous jobs, as per categories provided under Law N. 183 of 4 November 2010 - (*D. lgs 67/2011 - Accesso anticipato al pensionamento per gli addetti alle lavorazioni particolarmente faticose e pesanti, di cui alla Legge n. 183 del 4 novembre 2010*).
- [Decree Law No. 201 of 6 December 2011](#), converted into Law No. 214 of 22 December 2011 concerning urgent measures to boost growth and equity, aimed at the consolidation of the national debt (*Decreto legge n. 201 del 6 dicembre 2011 convertito dalla Legge 22 dicembre 2011 n. 214 – Disposizioni urgenti per la crescita, l'equità e il consolidamento dei conti pubblici*).
- [Law No. 147 of 27 December 2013](#) - Provisions for drawing up the annual and pluri-annual budget of the State – Stability Law 2014 (*Legge n. 147 del 27 dicembre 2013 - Disposizioni per la formazione del bilancio annuale e pluriennale dello Stato - Legge di*

- stabilità 2014).
- [Law No. 190 of 23 December 2014](#) containing provisions for drawing up the annual and pluri-annual budget of the State – Stability Law 2015 (*Legge n. 190 del 23 dicembre 2014 Disposizioni per la formazione del bilancio annuale e pluriennale dello Stato - Legge di stabilità 2015*).
 - [Law No. 208 of 28 December 2015](#) containing provisions for drawing up the annual and pluri-annual budget of the State – Stability Law 2016 (*Disposizioni per la formazione del bilancio annuale e pluriennale dello Stato - Legge di stabilità 2016*).
 - [Law No. 232 of 11 December 2016](#) State provisional budget for the financial year 2017 and pluri-annual budget for the years 2017-2019 – Stability Law 2017 (*Bilancio di previsione dello Stato per l'anno finanziario 2017 e bilancio pluriennale per il triennio 2017-2019 - Legge di stabilità 2017*).
 - [Law No. 205 of 27 December 2017](#) State provisional budget for the financial year 2018 and pluri-annual budget for the years 2018-2020 – Budget Law 2018 (*Legge di Bilancio 2018 - Bilancio di previsione dello Stato per l'anno finanziario 2018 e bilancio pluriennale per il triennio 2018-2020*).
 - [Law No. 145 of 30 December 2018](#) State provisional budget for the financial year 2019 and pluri-annual budget for the years 2019-2021 – Budget Law 2019 (*Bilancio di previsione dello Stato per l'anno finanziario 2019 e bilancio pluriennale per il triennio 2019-2021 - Legge di bilancio 2019*).
 - [Decree Law no 4 of 28 January 2019](#) – Urgent Provisions in matters of basic income and pensions - January 2019 (*Decreto Legge n. 4 del 28 gennaio 2019 - Disposizioni urgenti in materia di reddito di cittadinanza e di pensioni*).

[Contact Assistance Services](#)



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